

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

ALAN W. CRIDGE
LOIS C. CRIDGE
Debtor(s)

Case No. 18-22228GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/31/2018.
- 2) The plan was confirmed on 07/19/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/10/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/08/2022.
- 6) Number of months from filing or conversion to last payment: 45.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$190,783.96.
- 10) Amount of unsecured claims discharged without full payment: \$14,773.90.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$160,184.62
Less amount refunded to debtor \$3,049.40

NET RECEIPTS: \$157,135.22

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,550.00
Court Costs \$0.00
Trustee Expenses & Compensation \$7,650.65
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$12,200.65

Attorney fees paid and disclosed by debtor: \$610.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK(*)	Secured	14,268.00	14,559.48	14,559.48	14,559.48	1,903.16
BANK OF AMERICA NA** (LMP)	Unsecured	2,043.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	2,938.00	3,032.52	3,032.52	3,032.52	0.00
CBCS	Unsecured	296.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	3,705.00	NA	NA	0.00	0.00
CITIBANK/UNIVERSAL CARD SVCS**	Unsecured	839.00	NA	NA	0.00	0.00
CITIZENS BANK NA(*)	Unsecured	2,644.00	2,674.12	2,674.12	2,674.12	0.00
CITIZENS BANK NA(*)	Unsecured	4,882.00	4,805.94	4,805.94	4,805.94	0.00
COLFAX POWER PLANT EMPL FCU	Secured	2,177.00	2,177.00	2,177.00	2,177.00	48.13
CSMC 2019-RPL9 TRUST	Secured	38,602.00	36,917.39	0.00	50,664.87	0.00
CSMC 2019-RPL9 TRUST	Secured	0.00	1,206.13	1,206.13	1,206.13	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	1,146.00	1,209.19	1,209.19	1,209.19	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	1,549.00	1,556.64	1,556.64	1,556.64	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	956.00	917.29	917.29	917.29	0.00
DISCOVER BANK(*)	Unsecured	11,285.00	11,869.03	11,869.03	11,869.03	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	176.18	176.18	176.18	0.00
ECAST SETTLEMENT CORP	Unsecured	371.00	194.99	194.99	194.99	0.00
ECAST SETTLEMENT CORP	Unsecured	1,600.00	1,491.04	1,491.04	1,491.04	0.00
ECAST SETTLEMENT CORP	Unsecured	327.00	183.29	183.29	183.29	0.00
ECAST SETTLEMENT CORP	Unsecured	3,599.00	3,280.75	3,280.75	3,280.75	0.00
FIRST TENNESSEE BANK	Secured	0.00	282.15	282.15	282.15	0.00
FIRST TENNESSEE BANK	Secured	16,000.00	15,886.42	0.00	13,706.21	0.00
INTERNAL REVENUE SERVICE*	Priority	6,112.00	5,719.42	5,719.42	5,719.42	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	378.17	378.17	378.17	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,554.00	2,738.19	2,738.19	2,738.19	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,521.00	3,707.65	3,707.65	3,707.65	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,509.00	2,600.29	2,600.29	2,600.29	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	156.00	233.82	233.82	233.82	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	1,249.00	1,313.66	1,313.66	1,313.66	0.00
QUANTUM3 GROUP LLC - AGENT MC	Unsecured	1,250.00	1,318.30	1,318.30	1,318.30	0.00
QUANTUM3 GROUP LLC AGNT - CON	Unsecured	1,376.00	1,516.16	1,516.16	1,516.16	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	0.00	522.93	522.93	522.93	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,333.00	1,471.83	1,471.83	1,471.83	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	365.00	458.31	458.31	458.31	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,286.00	1,424.71	1,424.71	1,424.71	0.00
SEARS/CITI CARD USA*++	Unsecured	2,424.00	NA	NA	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	1,850.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	501.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	15.00	NA	NA	0.00	0.00
SUNOCO/CBSD	Unsecured	1,662.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	2,017.00	2,969.93	2,969.93	2,969.93	0.00
TD BANK USA NA**	Unsecured	660.00	547.34	547.34	547.34	0.00
TRANSWORLD SYSTEMS	Unsecured	166.54	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	149.14	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	1,123.22	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	527.00	527.00	527.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	916.90	916.90	916.90	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	363.36	363.36	363.36	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	268.49	268.49	268.49	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$64,371.08	\$0.00
Mortgage Arrearage	\$1,488.28	\$1,488.28	\$0.00
Debt Secured by Vehicle	\$16,736.48	\$16,736.48	\$1,951.29
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$18,224.76	\$82,595.84	\$1,951.29
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,719.42	\$5,719.42	\$0.00
TOTAL PRIORITY:	\$5,719.42	\$5,719.42	\$0.00
GENERAL UNSECURED PAYMENTS:	\$54,668.02	\$54,668.02	\$0.00

Disbursements:

Expenses of Administration	<u>\$12,200.65</u>
Disbursements to Creditors	<u>\$144,934.57</u>
TOTAL DISBURSEMENTS :	<u>\$157,135.22</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/22/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.